Weekly Bureau of Information for All Who Till the Soil or Are Interested in Making Homes

BRIEF NOTES THOUGHT OUT BY THE WAYSIDE

A good method of clearing the foliage of house plants is frequently to tip the plant bottom-side-up in soapy Times-Dispatch as follows: water. Immerse the plant clear to the pot, then cleanse in clean water.

You can cut down somewhat on the work. Give him from four to eight pounds of ground oats and corn, fed on chopped hay, in two meals.

stock food than mangels, but do not

yield quite so heavily per acre. An orchard will live longer, bear better and be more profitable by being well cultivated and enriched.

Like likes like. Get cows that you

love to see about you

To make orcharding profitable the

A little sulphur dusted over plants easily that show signs of mildew will often stop the spread of the disease.

The philosophy of the pig is not to

when he is hungry. Every stormy day should be spent ither in the woodshed or in the

workshop. Boys and girls leave the farm for two reasons: because they are not per-mitted to shoulder responsibility, and because they have no financial inter-est in the lustices.

In some instances apple trees bear every other year. Proper pruning and plucking of excess fruit from young trees will insure fruit each year.

The city dealer profits by the laziness of the grower, by grading and repacking his badly assorted fruit.

We get the best by sifting. Put your cows through the process.

KEEPING THE RECORDS ON THE GOOD DAIRY COWS

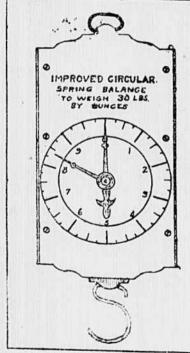
C. H. Eckles writes The Times-Dis-It is well known that there is a vast difference in the amount of milk different cows will produce. One cow yield three times as much milk

and butter in a year as another on a third to a half more feed. One cow ony be losing the dairyman as much butter fat record shows she Old Jersey cow pro-times as much milk and ear for three years as

that was her half sister

with the same results. It is the rule

localities have been tested



the same body to differ which the deady to the same body to differ which the deady to the milk produced. What the cow owners of the milk produced. What the cow owners to know he could be same to k

AGRICULTURAL DEPARTMENT

TREATMENT OF ORCHARDS Interesting Thoughts by a Man William Experience and Much of It.

W. E. Rumsey writes to the Agricultural Department of the Richmond

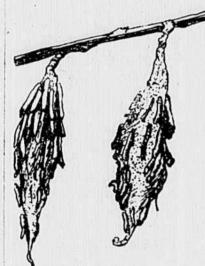
"The treatment which an orchard tree receives during the first few years of its growth often determines to a considerable degree the profitableness of its bearing life. If allowed to become weak and stunted, as a result of attacks of insects, it may live on from year to year, but will probably Sugar bests are more valuable as never fully recover. Many young trees are killed outright by borers and such pests, or so seriously injured that they soon succumb to droughts or are

broken down by storms. "A young orchard that is not protected from these enemies is likely soon to show many missing trees, and those remaining will be irregular in size and will lack uniformity in shape, vigor and productiveness. If the neg-lect is continued, these defects will consumer or broker, with a small become more and more apparent as the brochard advances in age. It is essential, therefore, in establishing a good orchard, that the trees not only come from the nursery free from hurful insects and insect injuries, but that they work of his hand will get more satisfaction out of life.

"Young trees are brown in shape, hous give ed a sential become more and more apparent as the orchard advances in age. It is essential, therefore, in establishing a good orchard, that the trees not only come from the nursery free from hurful insects and insect injuries, but that they may be kept so.

"Young trees are brown in shape, hous give ed a sential become more and more apparent as the orchard advances in age. It is essential, therefore, in establishing a good or hard, that the trees not only come from the nursery free from hurful insects and insect injuries, but that they are not only come from the nursery free from hurful insects and insect injuries, but that they are not only come from the nursery free from hurful insects and insect injuries, but that they are not only come from the nursery free from hurful insects and insect injuries, but that they are not only come from the nursery free from hurful insects and insect injuries, but that they are not only come from the nursery free from hurful insects and insect injuries, but that they are not only come from the nursery free from hurful insects and insect injuries, but that they are not only come from the nursery free from hurful insects and insect injuries, but that they are not only come from the nursery free from hurful insects and insect injuries, but that they are not only come from the nursery free from hurful insects and insect injuries, but that they are not only come from the nursery free from hurful insects and insect injuries.

and such insects as tent-caterpillars, web-worms and bag worms can be rebe despised. He never squeals except moved from their branches by hand with but very little cost and trouble



Bag-Worm Cases.

little cost and labor, to protect the

for him.

It is desirable to keep only which may be quite easly controlled by a little care and precaution during the winter months. It winters in the case, or bag, is enlarged, and when ing future disbursements by other growth is completed it attaches the high-class railroads.

"The bags hanging to the branches are conspicous objects during the winter months, and the best way of riding trees of this insect is to collect some fears of involvement of additional and the bags while the trees powers. Fresh market burdens may be

This is the time of year when the publishers of books and magazines are offering their best bargains. Ten dollars wisely invested in this line will brighten up the sitting-room table and make our winter evenings vastly more agreeable and instructive.

Reading on the Farm.

Do your boys and girls like to read history? There could be no finer subject for them to be interested in. Get some good books in this line. And read them yourself, as well as encourage the young folks to do it.

When your hogs get sick, call the doctor. By doing so promptly you can save 20 ner cent more than you can if you dally over the matter—that is, if it is cholera that is making your hogs sick.

Just a Little Thing.

A little kitchen garden can easily be maintained at any sunny window. Sow lettuce, onions and mustard seed in shallow boxes, keep well watered, and they will furnish a surprising amount of green delicacies for the table right through the winter.

Successful Dairying Begins With the
Use of Milk Scales.

Tather than the exception for cows in the same herd to differ widely in the milk produced. What the cow owner needs to know is, first of all, how much milk each cow produces, and, second, how much butterfat it controls.

"A good spring balas."

Think of These Things.

It is as much our duty to see that those who help us in our work in life get their full share of the benefit just as much as it is to secure all the legitimate benefits we can for ourselves. Then now to be thinking over next year's contract with the farm workmen. If your helper has proven himself worthly in every way a reasonable increase in his wages for the coming year will prove a good investment.

Husks and Cobs.

The canning factoric give the balas.

The canning factoric give the little grant and cobs.

The canning factoric give the little grant with the farm workmen. If your helper has proven himself worthly in every way a reasonable increase in his wages for the coming year will prove a good investment.

Think of These Things.

It is as much our duty to see that those who help us in our work in life get their full share of the benefit just as much as it is to secure all the legitlmate benefits we can for ourselves. Figure 1.

IN THE CHICKEN YARD

Preservation of the poultry buildings means the same as cash in the bank. Keep them well painted out-side and whitewashed inside. It also adds to their attractiveness and sanitations

Poor ventilation in the henhouse is common fault and the inaccessibility to sunlight is an equally serious

Stove polish mixed with turpentine will shine more brightly and last longer than when mixed with water.

A cabbage or mangel hung in the poultry house furnishes a much-liked green food.

Cats are harmful to chickens and of ten really do more harm in this way than they do good in catching mice

The Dairy in the Winter.

Cold weather is an enemy to milk-production. Dairy herds must be well housed and comfortable if they are to give good returns. Warm, well-lighted and well-ventilated barns are essential to good yields. The temperature of a dairy barn should be kept between 40 and 60 degrees.

tial, therefore, in establishing a good orchard, that the trees not only come from the nursery free from hurtful insects and insect injuries, but that they may be kept so.

"Young trees are less able to withstand severe injuries than are old ones, but they are, likewise, more easily protected. Their small size makes it an easy matter to examine them for, and to remove, borers. They can be sprayed quickly and effectively, and such insects as tent-caterpillars, web-worms and bag worms can be re-

Just on the Farm.

The census takers tell us that in many of the Western States there are fewer farmers now than there were ten years ago. This is a serious warning to the rural population and nothing that can be done to make life on the farm more attractive to the young people should be left undone. Christmas season is a good time to enlarge our hearts and slacken up on the purse strings down here in old Virginia.

Senior and Junior Farmer.

No man is justified in following the practices of his father without knowing why his father did so, or without knowing the scientific reason. Father was, no doubt, a good man in his day, but conditions of to-day are such that a man must do his own thinking if he is to be successful.

A reduction of 10 per cent in the cost of production will yield a larger profit to the dairyman than a 2-cent-a-pound advance in the price of butter. Try and make a profit at both ends of the business.

CHRISTMAS WEEK DULL ON STOCK EXCHANGE

Not in Decade Has So Little Business Been Done-Bids Frequently Lack-ing for Active Shares.

little cost and labor, to protect the trunks from the ravages of mice and rabbits, and from the adult borers during the egg-laying season.

"The bag-worm is a peculiar insect which may be quite easly controlled by a little care and precaution during the winter months. It winters in the egg state in the old female bag. In spring the young hatches and begins at once to feed on the nearest leaf, constructing, meanwhile, a case to cover its own body. The case is composed of web and bits of stick and is carried by the caterpillar whereever it goes. As the caterpillar grows the case, or bag, is enlarged, and when growth is completed it attaches the NEW YORK, December 27 .- Christ-

ding trees of this insect is to collect and destroy the bags while the trees are bare.

Just Now.

This is the time of year when the publishers of books and magazines are properties. Some fears of involvement of additional powers. Fresh market burdens may be incurred in the reopening of the London Stock Exchange on January 4, although the rules which are to accompany that event make for cautious and circumscribed operations.

pany that event make for cautious and circumscribed operations.

The public attitude toward the rate increase afforded encouragement, and movements to secure passenger rate advances from various State authorities were revived.

The Federal court's decision against the government's Lehigh Valley anti-

The Federal court's decision against the government's Lehigh Valley antitrust suit partially offset the effect of the Pennsylvania State commission's reduction of Philadelphia rates on anthracite. Equipment shares derived some direct benefit from the rate increase with a better general outlook for that industry.

for that industry.

Much gratification was felt with the United States Steel Corporation's decision against a general reduction in the wage schedule. A cut in price of copper redounded to the immediate disadvantage of all the metal shares. Conventings of all the metal shares. per recounded to the immediate disadvantage of all the metal shares. Central Leather's increased dividend illustrated the variation in different industries. According to trade authorities, seasonable weather over a large section of the country imparted a more favorable tone to general business.

WHEAT SPECULATORS

Pinanciers Are Buying Up Grain and Selling at Advance to Small Towns in Europe.

CHICAGO, December 27.-It now de-

Breeders, Poultry Raisers, Orchardists, Truckers and Gardeners .-- Queries and Answers

Facts for Farmers. Stock

spot wheat is wanted, and additional tonnage would improve the situation greatly. There are millions of bushels of wheat sold to go abroad, but this cannot be moved out because of the lack of ocean vessels with which to

transport it to the Old World. The recent snow and the fact that he winter wheat belt throughout the United States is still well covered gives assurance that the condition of the growing plant is at least normal. A help to the wheat market, however, has been the refusal of farmers in both great helts to dispose the refusal of farmers in both great belts to dispose of their grain at the present price. Farmers are generally bullish on all commodities, and with the war still raging they can see in the far distance higher prices for their grain.

Corn has shown an excellent tonand conditions point to higher prices along the whole line in the event of good buying by foreigners. The ex-port trade shows signs of improving, and it is generally believed that in case the Argentina shipments are held down to the present levels, foreigners would be obliged to come to the United States for a goodly part of their supplies.

The export business in oats has in-

TRAVERS WOOD COMPANY.

Gets Big Contract in Winston-Salem Steel and Concrete Office Building.
A Richmond concern has scored in North Carolina. capitalist of Winston-Salem, N. C., proposes to start the building boom in that good town for the year 1915 by the erection of a splendid six-story steel and reinforced concrete office building, a thing that Winston-Salem has long needed. To that end Mr. O'Hanlon has made a contract with a well-known Richmond concern, the Travers Wood Company, Incorporated, to do the work.

The building is to be fire-proof and modern in all of its arrangements is to be completed by the early fall. F. T. Wood, of the Richmond company, whose offices are in the American tional Bank Building, tells The Times-Dispatch man that he will commence on this Winston-Salem building just as soon after the first of January as weather and other conditions will permit. The Travers Wood Company does not confine its work to any pent-up Utica, but has all the South for a territory.

WINSTON-SALEM, N. C., December WINSTON-SALEM, N. C., December 27.—According to the records, so far made and those that are soon to be made, it looks as if Winston-Salem is going to do more in the building line in the good year 1915 that it has been in any one year for the past half a decade, and that is saying a great deal. Plans have been completed for the erection of numerous business houses and any number of residences next and any number of residences next year. The R. J. Reynolds Tobacco Company plans to add still more to the numerous buildings of its great plant, and a dozen other well-established bus-iness houses propose additions and enlargements that will mean a great deal to the working people of this good

town. E. W. O'Hanlon has completed ar-E. W. O'Hanion has completed all rangements for the erection of a magnificent six-story office building that will be an ornament to the city. The contract has already been awarded, and description. The favorite food of the bag-worm is arbor vitae and other evergreens. The caterpillars multiply on such trees and becomes exceedingly abundant, where they often extend their food of the bag-worm of the poorest ten cows are and the poorest ten cows are the poorest ten cows are the poorest ten cows in the ordinary of the cows in the ordinary to be unprofitable. Many herds of the coalities have been tested or localities or localities have been tested or localities for the erection of a mag-nificent six-story office building that description."

All the bodies, as fast as brought will be an ornament to the city. The contract has already been awarded, and to a well-known Richmond concern, the contract has already been awarded, and to a well-known Richmond concern, the contract has already been awarded, and to a well-known Richmond concern, the contract has already been awarded, and to a well-known Richmond co cepted, the contracts signed, sented and delivered, and there is nothing more to do but to go right ahead with the

Funeral of Arthur B. VanBuren.

[Special to The Times-Dispatch.]

WILMINGTON, N. C., December 27.—
The funeral of Arthur B. VanBuren, one of Wilmington's most popular young citizens, and a native of Richmond, was held here to-day, the services being conducted by Rev. W. H. Milton, D. D., rector of St. James Episcopal Church, of which he was a member. Upon returning from New York City last October intestinal trouble developed, and he had to undergo a serious operation. Finally it was thought he was out of danger, but complications developed, and other operations had to be performed. For more than a week he hovered netween life and dath, but at 9:30 o'clock on Christmas night the summons ceme. Mr. VanBuren was a son of Mr. and Mrs. L. F. VanBuren, of Richmond, and was thirty-eight years of age. He married Miss Carrie Wright, a prominent young woman of Wilmington, and his wife and small son survive him.

Mr. VanBuren came to Wilmington about twe-ve years ago, after being educated in the schools of Richmond [Special to The Times-Dispatch.] VILMINGTON, N. C., December 27.-

about twe-ve years ago, after being educated in the schools of Richmond and the University of Virginia, and became connected with the general offices of the Atlantic Coast Line here. While there he compiled a digest of While there he compiled a digest of the rulings of the Interstate Commerce Commission, the very first of its kind. Later he studied law, and entered the practice at the law here been appealed to CONTROL SITUATION practice at the bar here, and after wards became associated with J. O.

> Mrs. Rebecca Striker Hamilton, [Special to The Times-Dispatch.] WINCHESTER, VA., December 27.

HANALEI WRECK VICTIMS ARE RESTORED TO LIFE

Thirteen Apparently Dead Resuscitated by Efforts of Revenue Cutter's Men.

THRILLING STORY OF HEROISM

Captain Alger, of the McCulloch, Reports Search Among Debris of Lost Steamer for Bodies of Crew and Passengers.

WASHINGTON, December 27 .- How

thirteen apparently lifeless victims of the wreck of the American steamer wreckage strewn along shore and drifting to sea in an area of a quarter of a mile-were brought back to life and consciousness, by the unremittent efforts of their rescuers, is told in the report of the services of the revenue cutter McCulloch, made by Captain J. A. Alger, commanding, to the revenue cutter service. The report gives a de-tailed account of the McCulloch's ac-

tivities on this occasion, and is a thrili-ing story of sea horror and heroism.

The Hanalei was searched for by the creased. Speculation is expected to improve after the first of January, as goodly part of the cash oats bought to go abroad has been moved out and go abroad has been moved to the cash oats bought to located, although unseen, by the sound to the cash oats bought to located, although unseen, by the sound to the cash oats bought to located. located, although unseen, by the sound of the steamer's mechanical foghorn, about 5 o'clock. Unable to get near her in the darkness that increased into blackest night, 'ne revenue cutter laid to until daybreak. During the night the McCulloch took

aboard the crews of the Bonita and of the Fort Point life-saving station. The Bonita station power-boat, in charge of Keeper Nutter, towed the disabled power-boat of the Fort Point station alongside about 8 o'clock. The keeper of the Fort Point station and one surfman had been washed away in efforts to succor the Hanalei, and vere then supposed to have been lost Both life-saving crews had been ex-hausted in the effort to aid the Hana-lei. Keeper Nutter informed Captain Alger that the life savers had sighted the wreck close inshore, but had been the wreck close inshore, but had been unable to get near on account of heavy breakers and rocks outside. It was agreed that nothing more could be done until daybreak.

Activities on shore were discerned

during the night. Bonfires were to be seen and guns could be heard, indica-tive of efforts to get lines to the wreck by which to rig a breeches buoy.

The power lifeboats were made ready

for use, while awaiting daylight. for use, while awaiting daylight. Of-ficers and members of the crew of the McCulloch volunteered with the life-boats to take the place of absent life savers and to take charge of the ope-

At daylight the wreck was visible, broken in pieces, on shore. Offshore, just outside the breakers, considerable

just outside the breakers, considerable wreckage was floating. The sea had subsided, and fuel oil from the tanks of the wrecked vessel had smoothed the breakers offshore.

All boats got into the breakers around the wreckage, and picked up such of the living and dead as they could locate and reach. The first boat load of survivors, was brought off to the vessel by the Bonita Point lifeboat. Most of these were afterward resuscitated. The McCulloch's boats The McCulloch's resuscitated. also brought aboard the revenue cut-ter a number of bodies. Other corpses were put on board a launch that was aiding "The sight of these people, as they

were brought on board, was one that I shall never forget," says Captain Al-ger, in his report. "Their condition his report. was pitiable. All were covered with a thick film of fuel oil, their hair was matted, their clothes were partly torn off, their faces and bodies bruised and cut, and the eyes of those who were able to sit up stared without seeing. Their suffering must have been beyond

atted to suits of underclothing and warm socks from the ship's locker, and then wrapped in blankets and kept

then wrapped in blankets and kept perfectly quiet.

The thirteen survivors were carried by the McCulloch to the dock at San Francisco, and thence removed to the hospital. The coroner took charge of the fifteen dead aboard, with their properties. Two other bodies were claked up by other cargonales. picked up by other agencies. Thirty-one were rescued alive on the beach There were forty-four survivors and nineteen lives lost in this terrible sea

FOOLED BY IMITATION BARS

Prisoner Uses Paper to Replace Cut Ones, but Is Caught.

WORCESTER, MASS. December 27.
—Sawing two bars from the window of his cell, Albert W. Johnson, twentyfour years old, who was awaiting grand jury action on a charge of breaking and entering, escaped from his cell in the county jail yesterday and beat Curtis W. Sassett, a prison guard, insensible.

Finding that none of the keys in the guard's possession would open the out-side door, Johnson returned to his cell, replaced the cut bars with paper imi-tations and went to sleep while the jail officials searched for Sassett's assail ant. It was not until eight hours had gone over the cells four times that the counterfelt bars in Johnson's cell were

COLLECTORS GO TO BOLIVIA

Will Get Specimens of Fauna for Amer-ican Museums.

NEW YORK, December 27.—Alfred M. Collins and Lee Garnet Day sailed

A., T. & N. ENTERS MOBILE

Will Operate Over Lines of the Southern Railway.

MOBILE, ALA., December 27.—The Alabama, Tennessee and Northern Rall-way will operate trains into Mobile beway will operate trains into Mobile beginning February 1, according to announcement made by President John T. Cochrane. He is authority for the statement that his line has entered into an agreement with the Southern Railway to use the Southern's tracks from Calvert, thirty miles north, to this city.

This agreement will be a commission will be commission.

This agreement gives the A., T. & N. Railroad a continuous north and south line of 230 miles from Reform, Ala., to Mobile. The company holds extensive harbor front property, one pier having been completed for busi-

The Tombigbee Valley Railroad was recently consolidated with the Ala-bama, Tennessee and Northern Rail-

RUNAWAY ENGINE IN CRASH

Collides With Train, Injuring Nine Persons, Two Seriously.

ATCHISON, KAS., December 27 .- Two ersons were seriously injured and oven slightly hurt when a runaway ngine, starting from a roundhouse engine, starting from a roundhouse near here, ran two miles and collided with Missouri Pacific passenger train No. 166 early yesterday. Both engines were badly battered, and the tender of the passenger train telescoped the basgage car. Henry Klessenger baggage car. Henry Kinney, fireman of the passenger train, and P. P. Turner, a mail clerk, were the most badly

The impact of the engines was terrifle, and most of the passengers were thrown from their seats or their berths. Many persons in the sleepers ran from the cars into the zero air wearing only their night clothes.

FREIGHT RATE INCREASE

raveling Men Sign Protest to Present to Interstate Commerce Commission.

CINCINNATI, December 27 .- A peti-CINCINNATI, December 27.—A petition protesting against any increase in passenger or excess baggage rates by any of the railroads was started here yesterday at a meeting of the Traveling Men's Association of the Cincinnati Chamber of Commerce. More than 400 members attended the meeting, and a committee was appointed to lay the petition before the Interstate Commerce Commission. Another committee was appointed to circulate like petitions throughout the United States.

In view of the impending merger of the Bureau of Corporations with the

VALUED AT \$485,000,000

American Manufacturers Produce 515, 000 Motor Vehicles in Year.

CHICAGO, December 27 .-- In the year drawing to a close American manufac-turers turned out 515,000 motor ve-hicles valued at \$485,000,000. This information came from Alfred Reeve general manager of the Automobile Chamber of Commerce, who added that this output came from 450 concerns.

He said there were 1,500,000 cars

BATON ROUGE, LA., December 27,-

the Louisiana congressional delegation join the delegations of other States in the yellow pine belt in a general pro-

Plant Will Resume Work.

LYNCHBURG, VA., December 27.—
Announcement is made that the furnace of the Oriskany Ore and Iron
Company, which is located just outside the city, will be put in full blast early in January. The plant has been idle for two months. It employees the company of the city of [Special to The Times-Dispatch.] for two months. It employs about 100 men when in operation.

Seaboard Air Line Railway.

By D. C. PORTEOUS, Secretary

New York, December 17, 1914.

CAPITAL

CORPORATIONS BUREAU SOON TO BE ABSORBED

Plans to Complete Additional and Final Reports on Tobacco, Farm Machinery Associations, Laws and Other Investigations.

WASHINGTON, December 27 .- Commissioner Joseph E. Davies made to Secretary Redfield to-day the last report of the Bureau of Corporations. At the close of eleven years' work, it soon is to be absorbed by the new Federal Trade Commission, which will carry forward its activities and develop new fields according to the act of Congress which created it.

Commissioner Davies reports that before the bureau is absorbed by the new Federal commission, it plans to complete additional and final reports on tobacco, farm machinery associations, taxation of corporations, oil, trust laws and conflicts of corporation laws and leave its force as free as possible for the new work of the Trade Commis-

During the last few months, the re-During the last few months, the report says, the bureau has been making a general comprehensive survey of the whole industrial field, with the view of having immediately available for the Trade Commission the general facts of the processes of manufacture organization and dominant financial control of any line of industry.

tion and dominant financial control of any line of industry.

The report this year contains a very comprehensive review of the law under which the Trade Commission will work.

The new body, it explains, will have, not only those functions of investiga-tion and publicity which the Bureau

In view of the impending merger of ne Bureau of Corporations with the Trade Commission, Commissioner Davier in addition to a lengthy review of the function of the Trade Commission, his report is confined to a review of the year's work in his bureau, which has been previously disclosed from time to time in partial reports upon investiga-

TWO ROANOKE BANKS WILL CONSOLIDATE

He said there were 1,500,000 cars registered in the various States; that there were 15,000 automobile dealers in the country, 13,630 garages and 680 supply houses.

PROTEST FROM LOUISIANA

Governor Hall Objects to Turpentine and Rosin on Contraband List.

[Special to The Times-Dispatch.]

ROANOKE, VA., December 27.—The stockholders of the City National Bank and the National Exchange Bank, of this city, have signed contracts authorizing their respective boards of directors to consolidate the two institutions, retaining the name of the National Exchange Bank. The consolidation will be effective at the close of business December 31, when all of the securities, cash books and accounts Special to The Times-Dispatch.] the securities, cash books and accounts will be transferred to the National BATON ROUGE, LA., December 27.—
Governor Luther E. Hall has telegraphed Secretary Bryan protesting against the intention of Great Britain to place turpentine and rosin on the absolute contrabund list.

The Governor also telegraphed Senators Thornton and Ransdell and Senator-Elect Broussard, suggesting that the Louisiana congressional delegation

FINANCIAL.

SEABOARD AIR LINE RAILWAY.
Five Per Cent Adjustment Mortgage Gold
Bonds.

SANDARIA MARKATANIAN MARKATAN Our Home Company

Virginia Fire & Marine Insurance Co.

WE INVITE YOUR SCRUTINY AND SOLICIT YOUR PATRONAGE

Assets - - - - - \$1,730,370.00

BANANTA AND THE PROPERTY OF TH

Place Your January Dividends In One or More of Our SIX PER CENT. CERTIFICATES

Issued in Denominations of \$50.00, \$100.00, \$500.00 and \$1,000.00

Interest January and July. Fidelity Loan and Savings Co. (Incorporated)

Chamber of Commerce Building.

RESOURCES\$427,000.00 Member American Bankers' Association.

Capital and Surplus \$ 3,000,000 Deposits 13,375,000 20,000,000

First National Bank MAIN AND NINTH.

Resources Over

Established 1865.